
REMARKS

Applicant has reviewed and considered the Office Action dated July 2, 2003 and the references cited therein. In response thereto, claims 1, 7, 10, 14, 17, and 20 are amended. Claims 1-22 are pending in the present application.

Rejections Under 35 U.S.C. § 102 and Rejections under 35 U.S.C. § 103

Claim 10 was rejected under 35 U.S.C. § 102(a) as being clearly anticipated by Newswire. Applicant respectfully traverses the rejection for at least the following reasons.

Claim 10 recites an automated system for generating a quote for a piece of leased equipment, the system comprising: a user interface, capable of allowing a user to interactively input lease related information and alter the lease related information depending on results of an automated credit check; a server adapted to electronically receive terms of a lease from the user interface, store the terms, process the terms, and generate reports indicating the quote; and a communication path electronically linking the user interface to the server.

Newswire reported Saturn Corporation's announcement of expanded new vehicle sales consultation services for vehicle selection and pricing on the Internet. More particularly, Newswire reported Saturn's announcement that by using the enhanced Interactive Pricing Center, on-line "guests" can review a complete list of vehicle models, factory installed options, retailer installed accessories, interior and exterior colors, extended service plans, manufacturer's suggested retail prices, and financing terms with the convenience of a single web page. For example, a Saturn guest can add or delete options or change financing terms and see how these changes might affect payment terms instantly. When ready, the guest can choose to have this information "sent" to a local retailer. Further, Newswire reported Saturn's announcement that the Saturn Interactive Pricing Center offers customers the best on-line method to adjust models, equipment options, or lease terms to fit their budget, at their convenience, on their own time schedule. In addition, Newswire reported Saturn's announcement that Saturn was the first vehicle manufacturer to link interactive vehicle configuration, financing selection, and credit pre-approval directly from the Internet to its entire retailer network.

However, Newswire does not disclose or teach how to make/use or implement Saturn's Interactive Pricing Center. Nowhere in Newswire does it provide any details on how Saturn's Interactive Pricing Center works. Thus, Applicant respectfully submits that Newswire does not disclose or teach previously presented claim 10. On the other hand, for the purpose of expediting the patent prosecution, claim 10 is now amended to recite an automated system for generating a quote for a piece of leased equipment, which comprises a user interface capable of allowing a user to interactively input lease related information and alter the lease related information depending on results of an automated credit check. Newswire does not disclose or teach a user interface capable of allowing a user to interactively input lease related information and alter the lease related information depending on results of an automated credit check. Applicant has noted that Dykstra discloses a lender direct credit evaluation and loan processing system having a point of purchase terminal (26). However, Dykstra does not disclose or teach that the terminal (26) is capable of allowing a user to interactively alter the lease related information depending on results of an automated credit check as recited. The point of purchase terminal (26) in Dykstra serves as a remote access terminal having a keyboard, display, and input/output device, whereby a user merely enters information into the point of purchase terminal (26). Further, there is no teaching or suggestion in Newswire or Dykstra to have a user interface capable of allowing a user to interactively input lease related information and alter the lease related information depending on the results of an automated credit check. Thus, Applicant respectfully submits that claim 10 patentably distinguishes over Newswire, and/or the other cited references, alone or in combination.

Claims 14-19 were rejected under 35 U.S.C. § 102(b) as being clearly anticipated by Dykstra et al. U.S. Patent No. 6,029,149. Claims 1-6 were rejected under 35 U.S.C. § 103(a) as being unpatentable over PR Newswire (Saturn Takes Major Steps Forward in On-Line Electronic Commerce), April 30, 1998. Claims 7-9, 11, 12 and 20-22 were rejected under 35 U.S.C. § 103(a) as being unpatentable over PR Newswire as applied to claim 1 and further in view of Dykstra.

Claims 1, 7, 14, 17, and 20 are also amended to include the feature discussed above. Applicant respectfully submits that claims 1, 7, 14, 17, and 20 are patentable over the cited references for at least the same reason above.

CONCLUSION

In view of the above, it is respectfully submitted that the present application is in condition for allowance. Reconsideration of the present application and a favorable response are respectfully requested.

If a telephone conference would be helpful in resolving any remaining issues, please contact the undersigned at 612-752-7367.

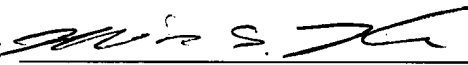
Respectfully submitted,

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